

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Nathaniel Barkley
Debtor

Case No. 15-13494-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db
13983470 +Nathaniel Barkley, 164 W. Coulter Street, Philadelphia, PA 19144-3449
+The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13566195 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13583914 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
14314089 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 03 2020 03:01:45 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2020 03:01:23
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2020 03:01:39 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13568401 +EDI: ATLASACQU.COM Jun 03 2020 06:53:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
13839330 EDI: ECMC.COM Jun 03 2020 06:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13617022 +E-mail/Text: lisa@galwayfinancialservices.com Jun 03 2020 03:01:58
Galway Financial Services LLC, 1290 W Spring St SE, Suite 270, Smyrna, GA 30080-3690
13563477 +E-mail/Text: bankruptcygroup@peco-energy.com Jun 03 2020 03:01:16 PECO Energy Company,
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13540131 EDI: WFFC.COM Jun 03 2020 06:53:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
13585765 +EDI: WFFC.COM Jun 03 2020 06:53:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203
14051808 EDI: WFFC.COM Jun 03 2020 06:53:00 Wells Fargo Bank, N.A., Default Document Processing,
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13839331* ECMC, PO Box 16408, St. Paul, MN 55116-0408

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com
GEORGETTE MILLER on behalf of Debtor Nathaniel Barkley mlee@margolisdelstein.com,
georgettemillerlaw@gmail.com;jcarlson@margolisdelstein.com;gmecfmail@gmail.com;smithcr50524@noti
fy.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemillerlaw.com
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
JOSEPH ANGELO DESOYE on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
KEVIN G. MCDONALD on behalf of Creditor Specialized Loan Servicing LLC, as servicer for The
Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the
CWABS, Inc., Asset-Backed Certificates, Series 2007-6 bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor Specialized Loan Servicing LLC, as servicer for
The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of
the CWABS, Inc., Asset-Backed Certificates, Series 2007-6 bkgroup@kmlawgroup.com
PAUL WILLIAM CRESSMAN on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

PAUL WILLIAM CRESSMAN on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS I. PULEO on behalf of Creditor Specialized Loan Servicing LLC, as servicer for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-6 tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services, Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 17

Information to identify the case:

Debtor 1	<u>Nathaniel Barkley</u>	Social Security number or ITIN	xxx-xx-2763
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-13494-jkf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nathaniel Barkley

6/2/20

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.